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ABSTRACT

Because of indications that many veterans were not completing correspondence courses, and apparently were not fulfilling their educational and vocational objectives, questionnaires were sent to 1,380 randomly selected veterans to identify factors affecting their selection and completion of correspondence courses. On the basis of 1,000 replies received, it was found that: (1) about 84% of those who did not complete their courses had paid for uncompleted courses, and had not been reimbursed; (2) of the 160,000 veterans who did not complete correspondence courses, it is estimated that 134,000 incurred costs of $24 million for the uncompleted lessons; (3) most veterans had enrolled in correspondence courses to learn new skills, to improve existing skills, or to earn more money; (4) major reasons given for not completing the courses were: insufficient time, loss of interest, the courses were not what had been expected, and the courses were too difficult; (5) only about 1% took advantage of VA education and vocational guidance; (6) over half of the veterans said that the VA should provide more advice and assistance on course requirements, the value of a course to an applicant, the number of veterans completing various subjects, and their suitability for certain courses or vocations as determined by aptitude tests. (Author/DB)

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REPORT TO THE CONGRESS

Most Veterans Not Completing Correspondence Courses-- More Guidance Needed From The Veterans Administration B-114859

Veterans Administration

BY THE COMPTROLLER GENERAL OF THE UNITED STATES

A001254 2

1 MARCH 22, 1972

COMPTROLLER GENERAL OF THE UNITED STATES
WASHINGTON, D.C. 20548

B-114859

To the President of the Senate and the
Speaker of the House of Representatives

This is our report entitled "Most Veterans Not Completing Correspondence Courses--More Guidance Needed from the Veterans Administration."

Our review was made pursuant to the Budget and Accounting Act, 1921 (31 U.S.C. 53), and the Accounting and Auditing Act of 1950 (31 U.S.C. 67).

Copies of this report are being sent to the Director, Office of Management and Budget, and to the Administrator of Veterans Affairs.

Elmer B. Staats

Comptroller General
of the United States

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ABBREVIATIONS

GAO	General Accounting Office
VA	Veterans Administration

COMPTROLLER GENERAL'S
REPORT TO THE CONGRESS

MOST VETERANS NOT COMPLETING CORRESPONDENCE COURSES--MORE GUIDANCE NEEDED FROM THE VETERANS ADMINISTRATION B-114859

D I G E S T

WHY THE REVIEW WAS MADE

The Veterans Administration (VA), by law, provides financial help to veterans and servicemen while they are obtaining an education or are training for a job. (See p. 3.) One way VA does this is by reimbursing veterans and servicemen for completed parts of correspondence courses.

The General Accounting Office (GAO) made this review because of indications that many veterans were not completing these courses and apparently were not fulfilling their educational and vocational objectives.

From the program's inception in June 1966 through June 30, 1971, about 519,000 veterans had enrolled in correspondence courses and VA had paid them $156 million for the course lessons completed.

FINDINGS AND CONCLUSIONS

Most veterans who enroll in correspondence courses do not complete their courses.

GAO estimated that, of the 212,000 veterans who were no longer receiving educational assistance payments at June 30, 1970, 160,000--about 75 percent--did not complete their courses. The completion rate was less than 10 percent for several correspondence course subjects. (See pp. 8 and 9.)

GAO sent questionnaires to 1,380 veterans, selected at random from VA's records, to identify factors affecting their selection and completion of correspondence courses.

On the basis of 1,000 replies, GAO found that:

--About 84 percent of the veterans who did not complete their courses had paid for uncompleted parts of the courses. These veterans had not been reimbursed by VA or given refunds by the schools. Costs for uncompleted lessons ranged from $10 to $900; the average cost was $180. Most veterans did not know that they had to request refunds that might have been due them. (See pp. 11 and 12.)

--Of the 160,000 veterans who did not complete their correspondence courses, 134,000 incurred costs, GAO estimated, of $24 million for uncompleted lessons. (See p. 11.)

--Most veterans had enrolled in correspondence courses to learn new skills or to improve existing skills to obtain better jobs or to earn more money. (See p. 13.)

--Major reasons given for not completing the courses were: insufficient time, loss of interest, the courses were not what the veterans had expected them to be, and the courses were too difficult. (See p. 8.)

--VA offers educational and vocational guidance to veterans to assist them in planning and selecting their programs, but about 1 percent took advantage of this guidance. (See p. 6.)

--Over half the veterans said that VA should provide more advice and assistance on (1) course requirements, (2) the value of a course to an applicant, (3) the number of veterans completing various subjects, and (4) their suitability for certain courses or vocations, as determined by aptitude tests. (See p. 13.)

VA does not have a system for compiling data showing, by subject, the number of veterans who enrolled in correspondence courses or showing the number who did and did not complete courses. (See p. 8.)

RECOMMENDATIONS OR SUGGESTIONS

VA should compile, and distribute periodically to its staff, data on the number of veterans who enrolled in each correspondence course subject and the number of veterans who did and did not complete each subject. (See p. 15.)

VA should inform veterans about the percentages, by subject, of the veterans who did not complete their courses, the financial obligations of veterans who did not complete their courses, and the requirement that refunds must be requested promptly from the schools for uncompleted courses. VA should inform veterans also of the advisability of seeking its advice and assistance before selecting educational or training programs. (See p. 15.)

AGENCY ACTIONS AND UNRESOLVED ISSUES

VA agreed in general with GAO's conclusions and said that it planned to establish a system to provide the type of information recommended by GAO. VA advised GAO that legislation had been proposed to reduce the losses incurred when veterans did not complete correspondence courses. (See p. 15.)

VA is being asked to provide GAO with a copy of its plan and to keep GAO informed of the progress in its implementation.

MATTERS FOR CONSIDERATION BY THE CONGRESS

This report may be useful to the Congress in considering the provisions of Senate bill 3059 that pertain to correspondence schools.

CHAPTER 1

INTRODUCTION

The purposes of the education program authorized by the Veterans' Readjustment Benefits Act of 1966 (38 U.S.C. 1651) are (1) to provide vocational readjustment and to restore lost educational opportunities to those servicemen whose careers have been interrupted or impeded by reason of active duty in the military services after January 31, 1955, and (2) to aid them in attaining the vocational and educational status which they normally might have aspired to and obtained had they not served their country.

The act provides that veterans who have served on active duty for more than 180 days and who have been discharged under conditions other than dishonorable or have been discharged for a service-connected disability and servicemen on active duty who have served more than 180 days on a continuous basis be entitled to educational assistance. The term "veterans," as used in this report, includes veterans and servicemen eligible for educational assistance.

Correspondence schools are one of the types of authorized educational institutions enumerated in the act. The act requires that the veteran, to obtain educational assistance, submit an application containing information about his program of education to the Administrator of Veterans Affairs. The act also provides for the Administrator to approve the application if the veteran's program of education is one that is generally accepted as necessary for the fulfillment of a predetermined and identified educational, professional, or vocational objective.

The act also authorizes the Administrator to approve an eligible veteran's application for enrollment in a correspondence course if the course has been approved by the approving agency of the State in which the school is located. The State agency is authorized to approve courses offered by an educational institution when such courses have been accredited and approved by a nationally recognized accrediting agency or association. The National Home Study Council has been approved by the Office of Education, Department of

Health, Education, and Welfare, as the accrediting agency for correspondence schools.

Courses not accredited and approved by a nationally recognized accrediting agency may be approved by the State approving agency if the schools offering the courses, and the courses, meet certain requirements specified by law. About 88 percent of the veterans enrolled in correspondence courses since inception of the program in June 1966 have been enrolled in courses accredited by the National Home Study Council.

About 1,000 below-college-level correspondence courses have been approved for veteran enrollment and VA educational assistance, and about 95 percent of the veterans enrolled in correspondence courses have enrolled in such courses.

Advantages of home study--correspondence courses--as stated by the National Home Study Council are that such courses (1) are especially suited for the busy individual who wishes to increase his knowledge and skills, (2) permit the individual to retain his job, without loss of income, while learning, and (3) permit the individual to work at his own pace.

The 1966 act, as amended, provides that the Administrator pay to each eligible veteran pursuing an approved program of education an educational assistance allowance to meet, in part, the expenses of his subsistence, tuition, fees, supplies, books, and equipment and other educational costs. A monthly payment of $175 is authorized for the veteran with no dependents who is attending school on a full-time basis. Additional allowances are payable to veterans with dependents. For each month of active service or fraction thereof, a veteran is entitled to 1-1/2 months of educational assistance, for a maximum entitlement of 36 months.

The amount of the educational assistance allowance for a veteran enrolled in a correspondence course is based on the total cost of the complete course. The allowance is payable to the veteran every 3 months, after the correspondence school has certified the number of completed lessons. The amount for each completed lesson is computed by dividing the total cost of the course by the number of lessons

constituting the course. Each $175 paid to a veteran enrolled in a correspondence course is considered as the use of 1 month's entitlement and educational assistance allowance.

From inception of the current educational assistance program through June 30, 1971, VA paid veterans about $156 million for correspondence course lessons they completed. The average payment was about $625.

The number of veterans enrolling in correspondence courses has been increasing. At the end of fiscal year 1970, about 367,000 veterans had enrolled in correspondence courses, and by the end of fiscal year 1971 the number had increased to about 519,000. Of these 519,000 veterans, 120,000, or about 23 percent, were in service at the time of enrollment. VA expects that the number of veterans enrolling in correspondence courses will continue to increase during fiscal year 1972.

CHAPTER 2

VA SHOULD PROVIDE MORE INFORMATION TO VETERANS SELECTING CORRESPONDENCE COURSES

VA should provide more information to veterans selecting correspondence courses, to assist them in choosing the education program offering the greatest potential for fulfilling their educational and vocational objectives.

Of the 367,000 veterans enrolled in correspondence courses since the program began, about 212,000 were no longer receiving educational assistance payments from VA at June 30, 1970. We estimated that, of the 212,000 veterans, about 160,000, or 75 percent, did not complete their correspondence courses. We estimated also that about 134,000 of these veterans, or 84 percent, paid $24 million for uncompleted lessons, that was not covered by VA payments to the veterans or by refunds from the schools.

Responses to the questionnaires we sent to a representative number of veterans who did not complete their courses showed that most of the veterans had enrolled in the courses to learn new skills or to improve existing skills to obtain better jobs or to earn more money but that they had not fulfilled their primary objectives because they had not completed the courses.

VA's policy is to provide educational and vocational guidance to all veterans who request it. Our review showed, however, that very few of the veterans enrolled in correspondence courses--about 1 percent--had received such assistance.

We believe that VA should make available to prospective applicants for correspondence courses (1) statistical data on the number of veterans who enrolled in each correspondence course subject and the number who did and did not complete each course, (2) information concerning the problems and benefits associated with correspondence training and with each course subject, and (3) information concerning the job opportunities in the various crafts, trades, and professions. Also veterans should be informed of the

advisability of seeking educational and vocational advice and assistance from VA before they enroll in correspondence courses. In our opinion, such information and advice would provide veterans with a better basis for selecting courses commensurate with their aptitudes and objectives.

In responding to our questionnaires, many of the veterans who had not completed their courses stated that information similar to that described above would have been helpful to them in selecting their educational or training programs.

The basis for our estimates and conclusions are discussed in the following sections of this report.

THREE OUT OF FOUR VETERANS DID NOT COMPLETE THEIR CORRESPONDENCE COURSES

VA does not compile summary data showing, by subject, the number of veterans who enrolled in correspondence courses or showing the number of veterans who did and did not complete their courses. Therefore to obtain this data, we made an analysis of VA's records of veterans enrolled in correspondence courses from inception of the program through June 30, 1970. On the basis of our analysis, we estimated that, of the 212,000 veterans no longer receiving educational assistance payments from VA at June 30, 1970, 52,000 completed their courses and 160,000, about 75 percent, did not.

We sent questionnaires to 1,380 veterans, selected at random from VA's records on the basis of 460 veterans from each of three categories--veterans still enrolled, veterans who did complete their courses, and veterans who did not complete their courses. The primary purpose of our questionnaires was to obtain answers that might help us identify factors affecting the selection and the completion of the veterans' correspondence courses. Responses were received from 1,000, or about 73 percent, of the 1,380 veterans.

In their responses the veterans cited various reasons for not having completed their correspondence courses. The major reasons given were: (1) they could not devote sufficient time to the courses, (2) they lost interest, (3) the courses were not what they had expected them to be, and (4) the courses were too difficult.

Of the many different correspondence course subjects approved for educational assistance by VA, about 81 percent of the 212,000 veterans had taken courses in 20 subjects. The following listing, based on data taken from VA's records, shows the estimated number of veterans at June 30, 1970, who did and did not complete their training in these 20 subjects.

Subject	Did complete		Did not complete	
	Number	Percent	Number	Percent
Commercial art	200	4	4,800	96
Accounting	800	7	10,700	93
Drafting	500	7	6,800	93
Electronic technician training	2,500	9	25,400	91
Electronic operation	300	9	2,900	91
Secondary courses, high school completion and college preparation	700	10	6,000	90
Engineering technician training	2,200	12	15,500	88
Performing arts	600	15	3,400	85
Radio and television broadcasting	800	21	3,000	79
Computer technician training (below college level)	1,900	22	6,800	78
Electronic mechanic and repairman training	3,500	24	10,800	76
Auto mechanics and repair	1,000	26	2,800	74
Other business and commerce	2,300	27	6,300	73
Electrical trades	2,600	30	6,100	70
Air conditioning and refrigeration	1,500	31	3,400	69
Mechanical courses	1,400	37	2,400	63
Protective services	1,700	44	2,200	56
Salesmanship	2,300	56	1,800	44
Real estate and insurance	12,500	64	7,000	36
Hotel and motel training	2,900	64	1,600	36
Total	42,200	25	129,700	75

We asked those veterans who did not complete their correspondence courses whether their course selection would have been different if they had known of the rates of completion for the courses. The veterans were given a choice of four answers and their responses were as shown below:

	Percent
Would have enrolled in the same course	32
Would have enrolled in a different course	5
Would have considered a different form of education	57
Would not have enrolled in any education or training program	5
No response	1
	100

We asked also whether they had been able to understand the course materials provided by the schools. About 22 percent indicated that they had been unable to understand the course materials. Most of the respondents indicated that they would not have enrolled in the courses if prior testing by VA had shown a low aptitude for the type of course selected. VA does make testing available if requested by the veteran.

About 75 percent of the respondents indicated that, prior to enrollment, they had not been advised by the schools of any educational or experience requirements. About 12 percent acknowledged that they had been asked about their previous education and experience and had been required to take tests by the schools. About 5 percent indicated that they had been tested by the schools but had not been asked about their previous education and experience.

We are not implying that veterans should not consider entering fields covered by those courses where the incidence of noncompletion is great. We believe that veterans should consider carefully all pertinent matters, such as those discussed above, before selecting their correspondence courses.

Most veterans who did not complete their courses incurred costs--not refunded by the schools or reimbursed by VA--for those parts that they did not complete. Also most of those replying to our questionnaires indicated that they had not achieved the objectives which had prompted them to enroll in the courses. These matters are discussed in the following sections of this report.

COSTS INCURRED BY VETERANS FOR UNCOMPLETED LESSONS

On the basis of the responses to our questionnaires, we estimated that 134,000, or about 84 percent, of the veterans who did not complete their correspondence courses paid $24 million to the schools for uncompleted lessons, for which they did not receive reimbursement from VA or refunds from the schools.

Correspondence schools generally require that their students sign contracts specifying that the students will pay for the cost of the courses at the time of enrollment or on an installment basis. Since VA is authorized, by law, to reimburse the veteran every 3 months for completed lessons only, at any time during the course the veteran generally has paid the school more than the amount of the reimbursement he has received from VA.

If the veteran discontinues his training before completion, the amount of refund from the school generally is dependent upon (1) the policy of the school, (2) the number of lessons completed, and (3) the time elapsed from the date of enrollment to the date of termination.

Schools with courses not accredited and approved by a nationally recognized accrediting agency but approved by a State approving agency are required by law (38 U.S.C. 1776) to have refund policies which provide that, in the event a student withdraws or discontinues a course prior to completion, the charge to the student for that part of the course completed not exceed the approximate pro rata part of the total charge for the course that the completed part bears to the full course. For example, if a student enrolls in a course consisting of 50 lessons and pays the full tuition but discontinues the course after completing 25 lessons, the school is required to refund half the tuition cost.

Schools with courses accredited by the National Home Study Council are required by the Council to have refund policies which provide that, if a student cancels his enrollment or discontinues a course prior to completion and so notifies the school, the charge to the student not exceed

the larger of (1) the pro rata charge for the lessons completed or (2) a fixed percentage of the charge for the course--computed on the basis of the number of days that elapsed from enrollment to notification of discontinuance--plus a fixed charge of $50. An example of method 2, for a course having a tuition of $625, follows.

Number of days elapsed since date of enrollment			Charge for course			Cost to student
0	to	3	10%	not to exceed	$50	$ 50
4	to	30	15%	plus	50	144
31	to	60	20%	plus	50	175
61	to	90	25%	plus	50	206
91	to	180	50%	plus	50	363
over		180	100%			625

About 31 percent of the veterans who did not complete their courses had not been aware that VA reimbursement would not cover all of their costs if they did not complete their courses, and most of these veterans did not know that they had to request refunds that might be due them. According to responses to our questionnaires, the costs incurred by veterans for uncompleted courses not reimbursable by VA or refunded by the schools ranged from $10 to $900. The average amount was $180, and we estimated that the total costs to veterans amounted to $24 million.

In March 1972 VA officials advised us that VA firmly endorsed one provision of Senate bill 3059--proposed legislation amending the Veterans' Readjustment Benefits Act of 1966, introduced in the Senate on January 24, 1972--that would require a uniform pro rata refund policy for uncompleted lessons for all correspondence courses, whether accredited or nonaccredited.

EDUCATIONAL AND VOCATIONAL
OBJECTIVES UNFULFILLED

Most respondents to our questionnaires stated that they had enrolled in correspondence courses to learn new skills or to improve existing skills to obtain better jobs or to earn more money. A summary of the responses to our questionnaires from veterans who did not complete their courses follows.

--6 percent said they had fulfilled their objective.

--27 percent said they had partially fulfilled their objective.

--67 percent said they had not fulfilled their objective.

About 44 percent of the veterans who had completed their courses indicated that they had sought employment of a type related to their training, and about half of those said that they had been able to obtain such employment. Some of these veterans indicated that they had obtained jobs as a result of job-placement services provided by the correspondence schools.

The 1966 act provides that the Administrator may arrange for educational and vocational counseling for veterans eligible for educational assistance. Counseling is furnished to those veterans who request it. The first paragraph of the instructions for completing the VA application form for educational assistance advises the veteran that educational and vocational counseling is available to assist him in planning a program or in reviewing a program that he has selected. On the basis of the responses to our questionnaires, it appears that about 1 percent of the veterans took advantage of the opportunity for VA counseling.

In our questionnaires we asked whether the veterans thought that VA should provide more assistance to correspondence course applicants. Over half the respondents stated that VA should provide advice and assistance on such matters as course requirements; value of the course to the applicants; data on the number of veterans completing various

course subjects; and the applicants' suitability for certain courses or vocations, as determined by aptitude tests.

Information concerning general educational requirements and the need for trained personnel in various crafts, trades, and professions is contained in an occupational outlook handbook prepared by the Bureau of Labor Statistics, Department of Labor. We were informed by VA officials that this handbook was made available to counselors at VA regional offices and that veterans had access to it.

Although the handbook contains information on educational requirements and descriptions of various occupations with projections of future needs in those occupations, it appears that most veterans planning to enroll in correspondence courses do not get the benefit of such information because they do not request advice and assistance from the VA regional offices or because they do not know that such information is available.

CHAPTER 3

CONCLUSIONS, RECOMMENDATIONS, AND AGENCY COMMENTS

CONCLUSIONS

We believe that VA should provide veterans with information on the number of veterans enrolled in each course subject and on the number who did not complete their courses. VA should also advise veterans of correspondence school refund policies and the fact that refunds must be requested promptly. VA also should inform veterans of the advisability of seeking its advice and assistance before selecting educational and training programs. We believe that such information and assistance would provide veterans with a better basis for selecting the education programs having the greatest potential for fulfillment of their educational and vocational objectives.

RECOMMENDATIONS TO THE ADMINISTRATOR OF VETERANS AFFAIRS

We recommend that VA periodically compile and distribute to its personnel responsible for assisting veterans, data on the number of veterans who enrolled in each correspondence course subject and the number of veterans who did and did not complete each course subject.

We recommend also that VA provide veterans with information on correspondence courses--such as the percentages, by subject, of the veterans who did not complete their courses--and on correspondence school refund policies and advise the veterans that they should request refunds promptly. We recommend also that VA inform veterans of the advisability of seeking VA's advice and assistance before selecting educational or training programs.

AGENCY COMMENTS

In commenting on our draft report, VA informed us on March 16, 1972, that it agreed in general with our conclusions and that it planned to establish a system to provide the type of information that we had proposed be compiled

and distributed to VA personnel and to veterans. VA also advised us that one provision of Senate bill 3059, pertaining to the establishment of a uniform pro rata refund policy for accredited and nonaccredited courses, was specifically directed to the unrecoverable costs to veterans, as cited in the report.

We are asking VA to provide us with a copy of its plan and to keep us informed of the progress in its implementation.

CHAPTER 4

SCOPE OF REVIEW

We reviewed the authorizing legislation and VA policies and procedures applicable to veteran enrollment in correspondence courses and discussed these matters with VA officials.

Our review included an analysis of the VA education records maintained at the Hines Data Processing Center, Hines, Illinois, and visits to the VA regional offices at Chicago, Illinois, and Milwaukee, Wisconsin. We also visited State approving agencies in the two States and several correspondence schools.

Questionnaires were sent to 1,380 veterans, whose names had been selected at random from VA's education records at the Hines Data Processing Center. Responses were received from 1,000, or about 73 percent, of these veterans. The responses were used to make the estimates included in this report on the basis of the assumption that there would have been no material deviation in the estimates if responses had been received from all the veterans to whom questionnaires had been sent.

VETERANS ADMINISTRATION
OFFICE OF THE ADMINISTRATOR OF VETERANS AFFAIRS
WASHINGTON, D.C. 20420

March 16, 1972

Mr. Dean K. Crowther
Associate Director
Civil Division
U. S. General Accounting Office
Washington, D. C. 20548

Dear Mr. Crowther:

I have reviewed your report draft on "Need to Provide More Assistance to Veterans Selecting Correspondence Courses", dated March 7, 1972. Members of your staff and mine met and discussed this report on March 6, 1972.

We are in general agreement with the report and your conclusion that there is need to provide veterans with more advice and assistance as a basis for selecting correspondence courses. We plan to develop a system which will provide the type of information you have suggested.

We proposed legislation (introduced as HR 11954 and S 3059) to reduce the losses which are incurred when beneficiaries terminate correspondence courses prior to completion. Our proposal included a uniform pro rata refund policy and a requirement that the veteran pay 10 per cent of the correspondence course cost. The House of Representatives dropped one such important recommendation, that of the uniform pro rata refund policy, when passing HR 12828. The pro rata refund proposal was specifically directed to the unrecoverable costs to veterans cited in the report.

Sincerely,

Associate Deputy Administrator - in the absence of

FRED B. RHODES
Deputy Administrator

APPENDIX II

PRINCIPAL OFFICIALS

OF

THE VETERANS ADMINISTRATION

RESPONSIBLE FOR ADMINISTRATION OF

ACTIVITIES DISCUSSED IN THIS REPORT

	Tenure of office	
	From	To
ADMINISTRATOR OF VETERANS AFFAIRS:		
D. E. Johnson	June 1969	Present
W. J. Driver	Jan. 1965	May 1969
DEPUTY ADMINISTRATOR:		
F. B. Rhodes	May 1969	Present
A. W. Stratton	Nov. 1967	May 1969
Vacant	Sept. 1967	Nov. 1967
C. F. Brickfield	Feb. 1965	Sept. 1967
CHIEF BENEFITS DIRECTOR:		
O. B. Owen	Feb. 1970	Present
R. H. Wilson	July 1969	Feb. 1970
A. W. Farmer	Nov. 1967	July 1969
A. W. Stratton	Feb. 1965	Nov. 1967
DIRECTOR, COMPENSATION, PENSION AND EDUCATION SERVICE:		
J. T. Taaffe, Jr.	Mar. 1968	Present
J. T. Taaffe, Jr. (acting)	Nov. 1967	Mar. 1968
J. C. Peckarsky	Feb. 1965	Nov. 1967

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